

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:

MAYA ZEGUNIS

Debtor(s)

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Case No. 10-70091

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/13/2010.
- 2) The plan was confirmed on 03/19/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/23/2010, 05/13/2011, 07/27/2012, 10/05/2012, 09/26/2014, 01/09/2015.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/06/2010, 10/04/2013, 07/07/2014.
- 5) The case was completed on 12/23/2014.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,951.00.
- 10) Amount of unsecured claims discharged without full payment: \$62,420.07.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 57,729.00	
Less amount refunded to debtor(s)	\$ 555.00	
NET RECEIPTS		\$ 57,174.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,406.44	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,906.44
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART LAW OFFICES	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Sec	100.00	0.00	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Uns	6,100.00	4,865.89	0.00	1,271.15	0.00
CHASE HOME FINANCE LLC	Sec	5,500.00	8,426.73	3,228.13	3,228.13	0.00
HEIGHTS FINANCE	Sec	100.00	2,279.47	0.00	100.00	0.00
HEIGHTS FINANCE	Uns	2,300.00	0.00	0.00	569.36	0.00
BMO HARRIS BANK N.A.	Uns	498.00	573.42	0.00	142.72	0.00
AMERICAN EXPRESS CENTURION	Uns	9,319.00	4,219.71	4,219.71	2,512.85	0.00
AT & T UNIVERSAL CARD	Uns	13,300.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	16,450.00	7,848.29	7,848.29	4,673.69	0.00
CAPITAL ONE BANK USA NA	Uns	2,896.00	2,164.31	0.00	565.40	0.00
LVNV FUNDING LLC	Uns	23,370.00	5,718.80	5,718.80	3,405.57	0.00
CHECK N GO	Uns	1,100.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	12,551.00	14,061.29	14,061.29	8,373.55	0.00
DEPARTMENT STORES NATIONAL	Uns	1,246.00	1,512.19	1,512.19	900.51	0.00
PRA RECEIVABLES MANAGEMENT	Uns	493.00	692.50	692.50	412.38	0.00
ECAST SETTLEMENT	Uns	1,605.00	1,808.12	1,808.12	1,076.74	0.00
ECAST SETTLEMENT	Uns	1,931.00	2,880.87	2,880.87	1,715.57	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHASE BANK USA NA	Uns	333.00	478.15	478.15	284.74	0.00
MURIEL ZEGUNIS	Uns	8,000.00	NA	NA	0.00	0.00
REESE & REESE	Uns	1,500.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	46,236.00	46,314.83	851.62	851.62	0.00
UNITED STATES SMALL BUSINESS	Uns	9,800.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	250.00	249.30	0.00	65.13	0.00
AMERICAN INFOSOURCE LP AS	Uns	70.00	208.36	208.36	124.08	0.00
AMERICAN INFOSOURCE LP AS	Uns	1,654.00	1,876.63	1,876.63	1,117.54	0.00
AMERICAN INFOSOURCE LP AS	Uns	1,032.00	1,206.20	1,206.20	718.30	0.00
ACURA FINANCIAL SERVICES	Sec	0.00	2,119.91	0.00	0.00	0.00
ACURA FINANCIAL SERVICES	Uns	0.00	0.00	0.00	174.69	0.00
WELLS FARGO FINANCIAL INC	Sec	0.00	32,037.97	0.00	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	0.00	5,410.24	5,410.24	3,221.81	0.00
LVNV FUNDING LLC	Uns	0.00	10,441.02	10,441.02	6,217.66	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,324.62	1,324.62	788.82	0.00
CAPITAL ONE BANK USA NA	Uns	0.00	1,407.91	1,407.91	838.42	0.00
CHASE BANK USA NA	Uns	0.00	4,113.23	4,113.23	2,449.44	0.00
CAPITAL ONE NA	Uns	0.00	1,166.27	0.00	290.26	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	2,783.46	0.00	727.14	0.00
EAST BAY FUNDING LLC	Uns	0.00	5,793.90	5,793.90	3,450.29	0.00
CHASE BANK USA NA	Uns	0.00	4,113.23	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,228.13	\$ 3,228.13	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 100.00	\$ 0.00
TOTAL SECURED:	\$ 3,228.13	\$ 3,328.13	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 71,853.65	\$ 46,939.43	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,906.44	
Disbursements to Creditors	\$ 50,267.56	
TOTAL DISBURSEMENTS:		\$ 57,174.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/11/2015

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.